
USPS CERTIFIED MAIL



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JAMES A JOHNSON
4 GEORGE STREET
SPRINGVALE, ME 04083



October 29, 2021

 JAMES A JOHNSON
4 GEORGE STREET
SPRINGVALE, ME 04083

Account Number:

Property Address: 4 GEORGE STREET
SPRINGVALE, ME 04083

PLEASE READ THIS NOTICE CAREFULLY. TAKE ACTION TO AVOID THE LOSS OF YOUR PROPERTY.

NOTICE OF DEFAULT - RIGHT TO CURE

Dear Customer(s):

The mortgage loan on your property is in default as a result of your failure to make payments as required by the Note and Deed of Trust or Mortgage (Security Instrument). We have previously sent you letters and communications regarding this default in an attempt to resolve this matter. This letter provides information about the default and what rights you have to cure the default. Select Portfolio Servicing, Inc. (SPS) services your mortgage loan and has been instructed on behalf of the holder of the promissory note to pursue remedies under the Security Instrument unless you take action to cure the default before the Cure Date shown below. The Noteholder on your Loan is Freddie Mac (c/o Select Portfolio Servicing, Inc., PO Box 65250 Salt Lake City, UT 84165-0250).

This letter provides notice of the following:

The Default

You have failed to make payments under the Note and Security Instrument as shown below. This letter is a formal demand for payment.

Action Required to Cure the Default

To cure this default, you must pay the Amount Required to Cure \$25,454.11 on or before the Cure Date listed below.

Amount Required to Cure the Default

As of the date of this letter, the total amount due and required to cure the default on your loan is \$25,454.11 (Amount Required to Cure) as itemized below:



Itemization of Amount Required to Cure Cure Date: 35 days from the date this notice is given.	
Payments due for November 1, 2018	\$23,092.59
<i>Total amount due includes Escrow Payments (Taxes/Insurance) of \$241.39</i>	
Accrued Late Charges	\$21.14
Advances made on Customer's behalf	\$2,340.38
Escrow advance balance (Deficit)	\$0.00
Total Amount Outstanding	\$25,454.11
Unapplied balance	\$0.00
AMOUNT REQUIRED AS OF October 29, 2021 TO CURE THE DEFAULT	\$ 25,454.11

You have thirty-five (35) days from the date this notice is given to pay us the Amount Required to Cure. The amount required to cure the default shown above does not include any amounts that become due after the date of this notice. Additional payments may become due and fees and other charges may continue to be assessed to your account after the date of this letter pursuant to the terms of the Security Instrument. In addition, there may be other fees, escrow advances or corporate advances that SPS paid on your behalf or advanced to your account not itemized in this letter. While these amounts are not required to cure the payment default, you still owe these amounts. To obtain the amount required to bring the loan current, please contact SPS at our toll free number 800-635-9698. SPS is not waiving its right to demand that you pay these amounts at a later date. SPS's acceptance of one or more payments for less than the Amount Required to Cure shall not be deemed a waiver of any rights under the Security Instrument.

Possible Consequences of Default

If SPS does not receive the Amount Required to Cure by the Cure Date, or if some loss mitigation alternative to foreclosure has not started, SPS may initiate foreclosure and require immediate payment in full of the entire outstanding unpaid amount on the account. In other words, SPS may accelerate all payments owing and sums secured by the Security Instrument. If that happens, you may lose your home. A foreclosure will result in the involuntary loss of the property via sale to the lender or another person may acquire the property by means of foreclosure and sale, and you may be evicted. Once foreclosure is initiated, additional amounts for legal fees and costs may be incurred. These sums can be significant. They may be added to amounts secured by the Security Instrument, and they may be required to be paid, to the extent permitted by law, if you wish to reinstate or satisfy the loan after foreclosure is initiated.

Payment Options

Please provide payments to the following address:

Sent via US Mail to: Select Portfolio Servicing, Inc. PO Box 65450 Salt Lake City, UT 84165-0450	Sent via overnight courier to: Select Portfolio Servicing, Inc. Attn: Remittance Processing 3217 S. Decker Lake Dr., Salt Lake City, UT 84119
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Payments may be submitted in the following forms:

- Personal check
- Money order
- Bank wire (electronic funds transfer). Please contact SPS for the information necessary to complete a bank wire.
- Certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency.
- Western Union Quick Collect. Reference the loan number above and deliver to Code City: Oswald, Code State: UT.

In some circumstances, you may be able to submit a payment through EZ Pay by calling 800-258-8602 or visiting our website at **www.spservicing.com**. Please remember that EZ Pay payments clear quickly, and you must have the funds in your checking account on the day you ask us to process a payment. We will obtain your consent prior to initiating payment and will advise you of any fee for this service which may be up to \$15.00.

You Have Options to Avoid Foreclosure!

You may have options available other than foreclosure. You may discuss available options with SPS or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

SPS is committed to home retention and offers many customer assistance programs designed to help customers avoid foreclosure. These programs are offered at no cost to our customers and are designed to help preserve home ownership or prevent foreclosure through structured repayment plans, special payment arrangements, modifications, short settlements, and deed-in-lieu options, if you are eligible. If you would like to learn more about these programs, you should immediately contact an SPS representative at our toll-free number, 800-635-9698, or visit our website at www.spservicing.com. Our representatives are available by phone Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

If we can reach an agreement to resolve your default, we will not proceed with and/or commence foreclosure, as long as you comply with the agreement and make required payments.

You may request mediation to explore options for resolving the default if legal action is commenced.

Counseling

HUD approved home ownership counseling may be available to you. You should call 800-569-4287 or TDD 800-877-8339, or go to HUD's website at www.hud.gov to find the HUD-approved housing counseling agency nearest you or review the attached list of housing counseling agencies within the State of Maine.

Servicemembers Civil Relief Act (SCRA)

SPS is committed to home ownership assistance for active servicemembers and veterans of the United States military. You may be entitled to certain protections under the federal Servicemembers Civil Relief Act (50 U.S.C. 3901 et seq.) regarding your interest rate and the risk of foreclosure if you are a servicemember or a dependent of a servicemember. Counseling for covered servicemembers is available at agencies such as Military OneSource (800-342-9647 or www.militaryonesource.mil) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>). Note: your state may have more expansive eligibility criteria than below. Please contact us as soon as possible if you have any questions or believe you may be eligible.

Eligible service may include, but is not limited to:

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard), or
- Reserve and National Guard personnel who have been activated and are on Federal active duty, or
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds, or
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration, or
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

Please send written notice of military service as soon as possible to:

Select Portfolio Servicing, Inc.
PO Box 65250 Salt Lake City, UT 84165-0250

If you have questions regarding eligibility and application requirements, please call us at 800-258-8602.



Your Rights

If you wish to dispute your delinquency or amount required to Cure the Default, you may do so by providing a written dispute to SPS at the following address:

Select Portfolio Servicing, Inc.
PO Box 65277 Salt Lake City, UT 84165-0277

You may call SPS at our toll free number 800-258-8602 to discuss your dispute. However, to protect your rights under federal law, you will need to provide written notice to SPS if you believe that your dispute is unresolved.

You also have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all of noteholder's reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorney's fees; and 4) do whatever noteholder reasonably requires to assure that noteholder's rights in the subject property, noteholder's rights under the Security Instrument, and your obligations under the note and Security Instrument remain unchanged. If you meet these requirements, you will be restored to all rights under the Security Instrument as though the default had not occurred. Also, you will have the right to have the enforcement of the Security Instrument discontinued and to have the note and the Security Instrument remain fully effective as if immediate payment in full had never been required. You will have this right at any time before the earliest of; (a) five days before sale of the property under any power of sale granted by the Security Instrument; (b) another period as applicable law might specify for the termination of your right to have enforcement of the loan stopped; or (c) a judgment has been entered enforcing your Security Instrument. SPS requires that you pay reinstatement amounts in certified funds. Certified funds include a bank wire, cashier's bank check, attorney trust account check, title or escrow company check, or Western Union Quick Collect. Please contact SPS at 800-635-9698 for instructions on submitting these funds. If you reinstate, the Security Instrument shall remain fully effective as if no foreclosure action had started.

You have the right to take legal action to defend a foreclosure if you claim that the loan is not in default or if you believe that you have any other defense to the foreclosure.

You have options to avoid foreclosure. THE TIME TO ACT IS NOW. Please call us at 800-635-9698.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.

This communication from a debt collector is an attempt to collect a debt and any information obtained will be used for that purpose.

New York City - Collection Agency License # 1170514

This listing is current as of **08/25/2021**.

Agencies located in MAINE

<p>Agency Name: PENQUIS COMMUNITY ACTION PROGRAM Phone: 207-973-3500 Toll Free: Fax: Email: N/A Address: 262 Harlow St Bangor, Maine 04401-4952 Counseling Services:</p> <ul style="list-style-type: none">- Financial, Budgeting, and Credit Workshops- Mortgage Delinquency and Default Resolution Counseling- Pre-purchase Counseling- Pre-purchase Homebuyer Education Workshops <p>Languages:</p> <ul style="list-style-type: none">- English <p>Affiliation: NEIGHBORHOOD REINVESTMENT CORP.DBA NEIGHBORWORKS AMERICA Website: http://www.penquis.org Agency ID: 81649</p>	<p>Agency Name: MIDCOAST MAINE COMMUNITY ACTION Phone: 207-442-7963 Toll Free: 800-221-2221 Fax: 207-442-0122 Email: info@mmcacorp.org Address: 34 Wing Farm Pkwy Bath, Maine 04530-1515 Counseling Services:</p> <ul style="list-style-type: none">- Rental Housing Workshops- Services for Homeless Counseling <p>Languages:</p> <ul style="list-style-type: none">- English- Spanish <p>Affiliation: Website: http://midcoastmainecommunityaction.org Agency ID: 80502</p>
<p>Agency Name: COASTAL ENTERPRISES, INCORPORATED Phone: 207-504-5900 Toll Free: 877-340-2649 Fax: Email: jason.thomas@ceimaine.org Address: 30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510 Counseling Services:</p> <ul style="list-style-type: none">- Fair Housing Pre-Purchase Education Workshops- Financial Management/Budget Counseling- Home Improvement and Rehabilitation Counseling- Mortgage Delinquency and Default Resolution Counseling- Non-Delinquency Post Purchase Workshops- Pre-purchase Counseling- Pre-purchase Homebuyer Education Workshops- Predatory Lending Education Workshops- Rental Housing Counseling- Reverse Mortgage Counseling- Services for Homeless Counseling <p>Languages:</p> <ul style="list-style-type: none">- English- Spanish <p>Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. Website: http://www.ceimaine.org Agency ID: 80985</p>	<p>Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION Phone: 207-866-6545 Toll Free: Fax: Email: N/A Address: 20 Godfrey Dr Orono, Maine 04473-3610 Counseling Services:</p> <ul style="list-style-type: none">- Financial Management/Budget Counseling- Financial, Budgeting, and Credit Workshops- Home Improvement and Rehabilitation Counseling- Non-Delinquency Post Purchase Workshops- Pre-purchase Counseling- Pre-purchase Homebuyer Education Workshops <p>Languages:</p> <ul style="list-style-type: none">- English <p>Affiliation: MAINE STATE HOUSING AUTHORITY Website: http://www.fourdirectionsmaine.org Agency ID: 83879</p>



<p>Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION Phone: 207-553-7780-3347 Toll Free: 800-339-6516 Fax: 207-553-7778 Email: ndigeronimo@avestahousing.org Address: 307 Cumberland Avenue PORTLAND, Maine 04101-4920 Counseling Services: <ul style="list-style-type: none"> - Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops Languages: <ul style="list-style-type: none"> - English Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. Website: www.avestahousing.org Agency ID: 81144</p>	<p>Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC. Phone: 207-764-3721 Toll Free: Fax: Email: N/A Address: 771 Main St Presque Isle, Maine 04769-2201 Counseling Services: <ul style="list-style-type: none"> - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: <ul style="list-style-type: none"> - English Affiliation: MAINE STATE HOUSING AUTHORITY Website: http://www.acap-me.org Agency ID: 83641</p>
<p>Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY Phone: 207-459-2903 Toll Free: Fax: 207-490-5026 Email: mesha.quinn@yccac.org Address: 6 Spruce Street SANFORD, Maine 04073-2917 Counseling Services: <ul style="list-style-type: none"> - Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education Workshops - Rental Housing Counseling - Services for Homeless Counseling Languages: <ul style="list-style-type: none"> - English Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. Website: http://www.yccac.org Agency ID: 81150</p>	<p>Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE Phone: 207-333-6419 Toll Free: Fax: 207-795-4069 Email: homequest@community-concepts.org Address: 17 Market Sq South Paris, Maine 04281-1533 Counseling Services: <ul style="list-style-type: none"> - Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling Languages: <ul style="list-style-type: none"> - English Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. Website: http://www.ccimaine.org/ Agency ID: 81580</p>
<p>Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM Phone: 800-542-8227 Toll Free: Fax: Email: info@kvcap.org Address: 101 Water St Waterville, Maine 04901-6339 Counseling Services: <ul style="list-style-type: none"> - Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: <ul style="list-style-type: none"> - English Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA Website: http://www.kvcap.org Agency ID: 81685</p>	

October 29, 2021

 JAMES A JOHNSON
4 GEORGE STREET
SPRINGVALE, ME 04083

Account Number:

Property Address: 4 GEORGE STREET
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PLEASE READ THIS NOTICE CAREFULLY. TAKE ACTION TO AVOID THE LOSS OF YOUR PROPERTY.

NOTICE OF DEFAULT - RIGHT TO CURE

Dear Customer(s):

The mortgage loan on your property is in default as a result of your failure to make payments as required by the Note and Deed of Trust or Mortgage (Security Instrument). We have previously sent you letters and communications regarding this default in an attempt to resolve this matter. This letter provides information about the default and what rights you have to cure the default. Select Portfolio Servicing, Inc. (SPS) services your mortgage loan and has been instructed on behalf of the holder of the promissory note to pursue remedies under the Security Instrument unless you take action to cure the default before the Cure Date shown below. The Noteholder on your Loan is Freddie Mac (c/o Select Portfolio Servicing, Inc., PO Box 65250 Salt Lake City, UT 84165-0250).

This letter provides notice of the following:

The Default

You have failed to make payments under the Note and Security Instrument as shown below. This letter is a formal demand for payment.

Action Required to Cure the Default

To cure this default, you must pay the Amount Required to Cure \$25,454.11 on or before the Cure Date listed below.

Amount Required to Cure the Default

As of the date of this letter, the total amount due and required to cure the default on your loan is \$25,454.11 (Amount Required to Cure) as itemized below:



Itemization of Amount Required to Cure Cure Date: 35 days from the date this notice is given.	
Payments due for November 1, 2018	\$23,092.59
<i>Total amount due includes Escrow Payments (Taxes/Insurance) of \$241.39</i>	
Accrued Late Charges	\$21.14
Advances made on Customer's behalf	\$2,340.38
Escrow advance balance (Deficit)	\$0.00
Total Amount Outstanding	\$25,454.11
Unapplied balance	\$0.00
AMOUNT REQUIRED AS OF October 29, 2021 TO CURE THE DEFAULT	\$ 25,454.11

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Possible Consequences of Default

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- (c) Bank wire (electronic funds transfer). Please contact SPS for the information necessary to complete a bank wire.
- (d) Certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency.
- (e) Western Union Quick Collect. Reference the loan number above and deliver to Code City: Oswald, Code State: UT.

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- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds, or
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration, or
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Select Portfolio Servicing, Inc.
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Your Rights

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Sincerely,

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This communication from a debt collector is an attempt to collect a debt and any information obtained will be used for that purpose.

New York City - Collection Agency License # 1170514

This listing is current as of **08/25/2021**.

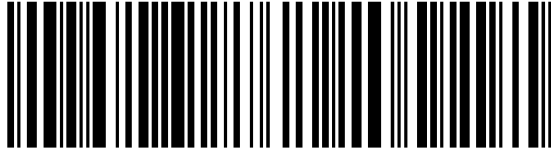
Agencies located in MAINE

<p>Agency Name: PENQUIS COMMUNITY ACTION PROGRAM Phone: 207-973-3500 Toll Free: Fax: Email: N/A Address: 262 Harlow St Bangor, Maine 04401-4952 Counseling Services:</p> <ul style="list-style-type: none">- Financial, Budgeting, and Credit Workshops- Mortgage Delinquency and Default Resolution Counseling- Pre-purchase Counseling- Pre-purchase Homebuyer Education Workshops <p>Languages:</p> <ul style="list-style-type: none">- English <p>Affiliation: NEIGHBORHOOD REINVESTMENT CORP.DBA NEIGHBORWORKS AMERICA Website: http://www.penquis.org Agency ID: 81649</p>	<p>Agency Name: MIDCOAST MAINE COMMUNITY ACTION Phone: 207-442-7963 Toll Free: 800-221-2221 Fax: 207-442-0122 Email: info@mmcacorp.org Address: 34 Wing Farm Pkwy Bath, Maine 04530-1515 Counseling Services:</p> <ul style="list-style-type: none">- Rental Housing Workshops- Services for Homeless Counseling <p>Languages:</p> <ul style="list-style-type: none">- English- Spanish <p>Affiliation: Website: http://midcoastmainecommunityaction.org Agency ID: 80502</p>
<p>Agency Name: COASTAL ENTERPRISES, INCORPORATED Phone: 207-504-5900 Toll Free: 877-340-2649 Fax: Email: jason.thomas@ceimaine.org Address: 30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510 Counseling Services:</p> <ul style="list-style-type: none">- Fair Housing Pre-Purchase Education Workshops- Financial Management/Budget Counseling- Home Improvement and Rehabilitation Counseling- Mortgage Delinquency and Default Resolution Counseling- Non-Delinquency Post Purchase Workshops- Pre-purchase Counseling- Pre-purchase Homebuyer Education Workshops- Predatory Lending Education Workshops- Rental Housing Counseling- Reverse Mortgage Counseling- Services for Homeless Counseling <p>Languages:</p> <ul style="list-style-type: none">- English- Spanish <p>Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. Website: http://www.ceimaine.org Agency ID: 80985</p>	<p>Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION Phone: 207-866-6545 Toll Free: Fax: Email: N/A Address: 20 Godfrey Dr Orono, Maine 04473-3610 Counseling Services:</p> <ul style="list-style-type: none">- Financial Management/Budget Counseling- Financial, Budgeting, and Credit Workshops- Home Improvement and Rehabilitation Counseling- Non-Delinquency Post Purchase Workshops- Pre-purchase Counseling- Pre-purchase Homebuyer Education Workshops <p>Languages:</p> <ul style="list-style-type: none">- English <p>Affiliation: MAINE STATE HOUSING AUTHORITY Website: http://www.fourdirectionsmaine.org Agency ID: 83879</p>



<p>Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION Phone: 207-553-7780-3347 Toll Free: 800-339-6516 Fax: 207-553-7778 Email: ndigeronimo@avestahousing.org Address: 307 Cumberland Avenue PORTLAND, Maine 04101-4920 Counseling Services: <ul style="list-style-type: none"> - Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops Languages: <ul style="list-style-type: none"> - English Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. Website: www.avestahousing.org Agency ID: 81144</p>	<p>Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC. Phone: 207-764-3721 Toll Free: Fax: Email: N/A Address: 771 Main St Presque Isle, Maine 04769-2201 Counseling Services: <ul style="list-style-type: none"> - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: <ul style="list-style-type: none"> - English Affiliation: MAINE STATE HOUSING AUTHORITY Website: http://www.acap-me.org Agency ID: 83641</p>
<p>Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY Phone: 207-459-2903 Toll Free: Fax: 207-490-5026 Email: mesha.quinn@yccac.org Address: 6 Spruce Street SANFORD, Maine 04073-2917 Counseling Services: <ul style="list-style-type: none"> - Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education Workshops - Rental Housing Counseling - Services for Homeless Counseling Languages: <ul style="list-style-type: none"> - English Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. Website: http://www.yccac.org Agency ID: 81150</p>	<p>Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE Phone: 207-333-6419 Toll Free: Fax: 207-795-4069 Email: homequest@community-concepts.org Address: 17 Market Sq South Paris, Maine 04281-1533 Counseling Services: <ul style="list-style-type: none"> - Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling Languages: <ul style="list-style-type: none"> - English Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. Website: http://www.ccimaine.org/ Agency ID: 81580</p>
<p>Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM Phone: 800-542-8227 Toll Free: Fax: Email: info@kvcap.org Address: 101 Water St Waterville, Maine 04901-6339 Counseling Services: <ul style="list-style-type: none"> - Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: <ul style="list-style-type: none"> - English Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA Website: http://www.kvcap.org Agency ID: 81685</p>	

USPS CERTIFIED MAIL



9214 8901 0764 3212 6247 13

MARY JOHNSON
4 GEORGE STREET
SPRINGVALE, ME 04083



00251651000009010400

October 29, 2021

 MARY JOHNSON
4 GEORGE STREET
SPRINGVALE, ME 04083

Account Number:

Property Address: 4 GEORGE STREET
SPRINGVALE, ME 04083

PLEASE READ THIS NOTICE CAREFULLY. TAKE ACTION TO AVOID THE LOSS OF YOUR PROPERTY.

NOTICE OF DEFAULT - RIGHT TO CURE

Dear Customer(s):

The mortgage loan on your property is in default as a result of your failure to make payments as required by the Note and Deed of Trust or Mortgage (Security Instrument). We have previously sent you letters and communications regarding this default in an attempt to resolve this matter. This letter provides information about the default and what rights you have to cure the default. Select Portfolio Servicing, Inc. (SPS) services your mortgage loan and has been instructed on behalf of the holder of the promissory note to pursue remedies under the Security Instrument unless you take action to cure the default before the Cure Date shown below. The Noteholder on your Loan is Freddie Mac (c/o Select Portfolio Servicing, Inc., PO Box 65250 Salt Lake City, UT 84165-0250).

This letter provides notice of the following:

The Default

You have failed to make payments under the Note and Security Instrument as shown below. This letter is a formal demand for payment.

Action Required to Cure the Default

To cure this default, you must pay the Amount Required to Cure \$25,454.11 on or before the Cure Date listed below.

Amount Required to Cure the Default

As of the date of this letter, the total amount due and required to cure the default on your loan is \$25,454.11 (Amount Required to Cure) as itemized below:



Itemization of Amount Required to Cure Cure Date: 35 days from the date this notice is given.	
Payments due for November 1, 2018	\$23,092.59
<i>Total amount due includes Escrow Payments (Taxes/Insurance) of \$241.39</i>	
Accrued Late Charges	\$21.14
Advances made on Customer's behalf	\$2,340.38
Escrow advance balance (Deficit)	\$0.00
Total Amount Outstanding	\$25,454.11
Unapplied balance	\$0.00
AMOUNT REQUIRED AS OF October 29, 2021 TO CURE THE DEFAULT	\$ 25,454.11

You have thirty-five (35) days from the date this notice is given to pay us the Amount Required to Cure. The amount required to cure the default shown above does not include any amounts that become due after the date of this notice. Additional payments may become due and fees and other charges may continue to be assessed to your account after the date of this letter pursuant to the terms of the Security Instrument. In addition, there may be other fees, escrow advances or corporate advances that SPS paid on your behalf or advanced to your account not itemized in this letter. While these amounts are not required to cure the payment default, you still owe these amounts. To obtain the amount required to bring the loan current, please contact SPS at our toll free number 800-635-9698. SPS is not waiving its right to demand that you pay these amounts at a later date. SPS's acceptance of one or more payments for less than the Amount Required to Cure shall not be deemed a waiver of any rights under the Security Instrument.

Possible Consequences of Default

If SPS does not receive the Amount Required to Cure by the Cure Date, or if some loss mitigation alternative to foreclosure has not started, SPS may initiate foreclosure and require immediate payment in full of the entire outstanding unpaid amount on the account. In other words, SPS may accelerate all payments owing and sums secured by the Security Instrument. If that happens, you may lose your home. A foreclosure will result in the involuntary loss of the property via sale to the lender or another person may acquire the property by means of foreclosure and sale, and you may be evicted. Once foreclosure is initiated, additional amounts for legal fees and costs may be incurred. These sums can be significant. They may be added to amounts secured by the Security Instrument, and they may be required to be paid, to the extent permitted by law, if you wish to reinstate or satisfy the loan after foreclosure is initiated.

Payment Options

Please provide payments to the following address:

Sent via US Mail to: Select Portfolio Servicing, Inc. PO Box 65450 Salt Lake City, UT 84165-0450	Sent via overnight courier to: Select Portfolio Servicing, Inc. Attn: Remittance Processing 3217 S. Decker Lake Dr., Salt Lake City, UT 84119
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Payments may be submitted in the following forms:

- (a) Personal check
- (b) Money order
- (c) Bank wire (electronic funds transfer). Please contact SPS for the information necessary to complete a bank wire.
- (d) Certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency.
- (e) Western Union Quick Collect. Reference the loan number above and deliver to Code City: Oswald, Code State: UT.

In some circumstances, you may be able to submit a payment through EZ Pay by calling 800-258-8602 or visiting our website at **www.spservicing.com**. Please remember that EZ Pay payments clear quickly, and you must have the funds in your checking account on the day you ask us to process a payment. We will obtain your consent prior to initiating payment and will advise you of any fee for this service which may be up to \$15.00.

You Have Options to Avoid Foreclosure!

You may have options available other than foreclosure. You may discuss available options with SPS or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

SPS is committed to home retention and offers many customer assistance programs designed to help customers avoid foreclosure. These programs are offered at no cost to our customers and are designed to help preserve home ownership or prevent foreclosure through structured repayment plans, special payment arrangements, modifications, short settlements, and deed-in-lieu options, if you are eligible. If you would like to learn more about these programs, you should immediately contact an SPS representative at our toll-free number, 800-635-9698, or visit our website at www.spservicing.com. Our representatives are available by phone Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

If we can reach an agreement to resolve your default, we will not proceed with and/or commence foreclosure, as long as you comply with the agreement and make required payments.

You may request mediation to explore options for resolving the default if legal action is commenced.

Counseling

HUD approved home ownership counseling may be available to you. You should call 800-569-4287 or TDD 800-877-8339, or go to HUD's website at www.hud.gov to find the HUD-approved housing counseling agency nearest you or review the attached list of housing counseling agencies within the State of Maine.

Servicemembers Civil Relief Act (SCRA)

SPS is committed to home ownership assistance for active servicemembers and veterans of the United States military. You may be entitled to certain protections under the federal Servicemembers Civil Relief Act (50 U.S.C. 3901 et seq.) regarding your interest rate and the risk of foreclosure if you are a servicemember or a dependent of a servicemember. Counseling for covered servicemembers is available at agencies such as Military OneSource (800-342-9647 or www.militaryonesource.mil) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>). Note: your state may have more expansive eligibility criteria than below. Please contact us as soon as possible if you have any questions or believe you may be eligible.

Eligible service may include, but is not limited to:

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard), or
- Reserve and National Guard personnel who have been activated and are on Federal active duty, or
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds, or
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration, or
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

Please send written notice of military service as soon as possible to:

Select Portfolio Servicing, Inc.
PO Box 65250 Salt Lake City, UT 84165-0250

If you have questions regarding eligibility and application requirements, please call us at 800-258-8602.



Your Rights

If you wish to dispute your delinquency or amount required to Cure the Default, you may do so by providing a written dispute to SPS at the following address:

Select Portfolio Servicing, Inc.
PO Box 65277 Salt Lake City, UT 84165-0277

You may call SPS at our toll free number 800-258-8602 to discuss your dispute. However, to protect your rights under federal law, you will need to provide written notice to SPS if you believe that your dispute is unresolved.

You also have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all of noteholder's reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorney's fees; and 4) do whatever noteholder reasonably requires to assure that noteholder's rights in the subject property, noteholder's rights under the Security Instrument, and your obligations under the note and Security Instrument remain unchanged. If you meet these requirements, you will be restored to all rights under the Security Instrument as though the default had not occurred. Also, you will have the right to have the enforcement of the Security Instrument discontinued and to have the note and the Security Instrument remain fully effective as if immediate payment in full had never been required. You will have this right at any time before the earliest of; (a) five days before sale of the property under any power of sale granted by the Security Instrument; (b) another period as applicable law might specify for the termination of your right to have enforcement of the loan stopped; or (c) a judgment has been entered enforcing your Security Instrument. SPS requires that you pay reinstatement amounts in certified funds. Certified funds include a bank wire, cashier's bank check, attorney trust account check, title or escrow company check, or Western Union Quick Collect. Please contact SPS at 800-635-9698 for instructions on submitting these funds. If you reinstate, the Security Instrument shall remain fully effective as if no foreclosure action had started.

You have the right to take legal action to defend a foreclosure if you claim that the loan is not in default or if you believe that you have any other defense to the foreclosure.

You have options to avoid foreclosure. THE TIME TO ACT IS NOW. Please call us at 800-635-9698.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.

This communication from a debt collector is an attempt to collect a debt and any information obtained will be used for that purpose.

New York City - Collection Agency License # 1170514

This listing is current as of **08/25/2021**.

Agencies located in MAINE

<p>Agency Name: PENQUIS COMMUNITY ACTION PROGRAM Phone: 207-973-3500 Toll Free: Fax: Email: N/A Address: 262 Harlow St Bangor, Maine 04401-4952 Counseling Services:</p> <ul style="list-style-type: none">- Financial, Budgeting, and Credit Workshops- Mortgage Delinquency and Default Resolution Counseling- Pre-purchase Counseling- Pre-purchase Homebuyer Education Workshops <p>Languages:</p> <ul style="list-style-type: none">- English <p>Affiliation: NEIGHBORHOOD REINVESTMENT CORP.DBA NEIGHBORWORKS AMERICA Website: http://www.penquis.org Agency ID: 81649</p>	<p>Agency Name: MIDCOAST MAINE COMMUNITY ACTION Phone: 207-442-7963 Toll Free: 800-221-2221 Fax: 207-442-0122 Email: info@mmcacorp.org Address: 34 Wing Farm Pkwy Bath, Maine 04530-1515 Counseling Services:</p> <ul style="list-style-type: none">- Rental Housing Workshops- Services for Homeless Counseling <p>Languages:</p> <ul style="list-style-type: none">- English- Spanish <p>Affiliation: Website: http://midcoastmainecommunityaction.org Agency ID: 80502</p>
<p>Agency Name: COASTAL ENTERPRISES, INCORPORATED Phone: 207-504-5900 Toll Free: 877-340-2649 Fax: Email: jason.thomas@ceimaine.org Address: 30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510 Counseling Services:</p> <ul style="list-style-type: none">- Fair Housing Pre-Purchase Education Workshops- Financial Management/Budget Counseling- Home Improvement and Rehabilitation Counseling- Mortgage Delinquency and Default Resolution Counseling- Non-Delinquency Post Purchase Workshops- Pre-purchase Counseling- Pre-purchase Homebuyer Education Workshops- Predatory Lending Education Workshops- Rental Housing Counseling- Reverse Mortgage Counseling- Services for Homeless Counseling <p>Languages:</p> <ul style="list-style-type: none">- English- Spanish <p>Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. Website: http://www.ceimaine.org Agency ID: 80985</p>	<p>Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION Phone: 207-866-6545 Toll Free: Fax: Email: N/A Address: 20 Godfrey Dr Orono, Maine 04473-3610 Counseling Services:</p> <ul style="list-style-type: none">- Financial Management/Budget Counseling- Financial, Budgeting, and Credit Workshops- Home Improvement and Rehabilitation Counseling- Non-Delinquency Post Purchase Workshops- Pre-purchase Counseling- Pre-purchase Homebuyer Education Workshops <p>Languages:</p> <ul style="list-style-type: none">- English <p>Affiliation: MAINE STATE HOUSING AUTHORITY Website: http://www.fourdirectionsmaine.org Agency ID: 83879</p>



<p>Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION Phone: 207-553-7780-3347 Toll Free: 800-339-6516 Fax: 207-553-7778 Email: ndigeronimo@avestahousing.org Address: 307 Cumberland Avenue PORTLAND, Maine 04101-4920 Counseling Services: <ul style="list-style-type: none"> - Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops Languages: <ul style="list-style-type: none"> - English Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. Website: www.avestahousing.org Agency ID: 81144</p>	<p>Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC. Phone: 207-764-3721 Toll Free: Fax: Email: N/A Address: 771 Main St Presque Isle, Maine 04769-2201 Counseling Services: <ul style="list-style-type: none"> - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: <ul style="list-style-type: none"> - English Affiliation: MAINE STATE HOUSING AUTHORITY Website: http://www.acap-me.org Agency ID: 83641</p>
<p>Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY Phone: 207-459-2903 Toll Free: Fax: 207-490-5026 Email: mesha.quinn@yccac.org Address: 6 Spruce Street SANFORD, Maine 04073-2917 Counseling Services: <ul style="list-style-type: none"> - Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education Workshops - Rental Housing Counseling - Services for Homeless Counseling Languages: <ul style="list-style-type: none"> - English Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. Website: http://www.yccac.org Agency ID: 81150</p>	<p>Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE Phone: 207-333-6419 Toll Free: Fax: 207-795-4069 Email: homequest@community-concepts.org Address: 17 Market Sq South Paris, Maine 04281-1533 Counseling Services: <ul style="list-style-type: none"> - Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling Languages: <ul style="list-style-type: none"> - English Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. Website: http://www.ccimaine.org/ Agency ID: 81580</p>
<p>Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM Phone: 800-542-8227 Toll Free: Fax: Email: info@kvcap.org Address: 101 Water St Waterville, Maine 04901-6339 Counseling Services: <ul style="list-style-type: none"> - Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: <ul style="list-style-type: none"> - English Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA Website: http://www.kvcap.org Agency ID: 81685</p>	

October 29, 2021

 MARY JOHNSON
4 GEORGE STREET
SPRINGVALE, ME 04083

Account Number: 0023934938
Property Address: 4 GEORGE STREET
SPRINGVALE, ME 04083

PLEASE READ THIS NOTICE CAREFULLY. TAKE ACTION TO AVOID THE LOSS OF YOUR PROPERTY.

NOTICE OF DEFAULT - RIGHT TO CURE

Dear Customer(s):

The mortgage loan on your property is in default as a result of your failure to make payments as required by the Note and Deed of Trust or Mortgage (Security Instrument). We have previously sent you letters and communications regarding this default in an attempt to resolve this matter. This letter provides information about the default and what rights you have to cure the default. Select Portfolio Servicing, Inc. (SPS) services your mortgage loan and has been instructed on behalf of the holder of the promissory note to pursue remedies under the Security Instrument unless you take action to cure the default before the Cure Date shown below. The Noteholder on your Loan is Freddie Mac (c/o Select Portfolio Servicing, Inc., PO Box 65250 Salt Lake City, UT 84165-0250).

This letter provides notice of the following:

The Default

You have failed to make payments under the Note and Security Instrument as shown below. This letter is a formal demand for payment.

Action Required to Cure the Default

To cure this default, you must pay the Amount Required to Cure \$25,454.11 on or before the Cure Date listed below.

Amount Required to Cure the Default

As of the date of this letter, the total amount due and required to cure the default on your loan is \$25,454.11 (Amount Required to Cure) as itemized below:



Itemization of Amount Required to Cure Cure Date: 35 days from the date this notice is given.	
Payments due for November 1, 2018	\$23,092.59
<i>Total amount due includes Escrow Payments (Taxes/Insurance) of \$241.39</i>	
Accrued Late Charges	\$21.14
Advances made on Customer's behalf	\$2,340.38
Escrow advance balance (Deficit)	\$0.00
Total Amount Outstanding	\$25,454.11
Unapplied balance	\$0.00
AMOUNT REQUIRED AS OF October 29, 2021 TO CURE THE DEFAULT	\$ 25,454.11

You have thirty-five (35) days from the date this notice is given to pay us the Amount Required to Cure. The amount required to cure the default shown above does not include any amounts that become due after the date of this notice. Additional payments may become due and fees and other charges may continue to be assessed to your account after the date of this letter pursuant to the terms of the Security Instrument. In addition, there may be other fees, escrow advances or corporate advances that SPS paid on your behalf or advanced to your account not itemized in this letter. While these amounts are not required to cure the payment default, you still owe these amounts. To obtain the amount required to bring the loan current, please contact SPS at our toll free number 800-635-9698. SPS is not waiving its right to demand that you pay these amounts at a later date. SPS's acceptance of one or more payments for less than the Amount Required to Cure shall not be deemed a waiver of any rights under the Security Instrument.

Possible Consequences of Default

If SPS does not receive the Amount Required to Cure by the Cure Date, or if some loss mitigation alternative to foreclosure has not started, SPS may initiate foreclosure and require immediate payment in full of the entire outstanding unpaid amount on the account. In other words, SPS may accelerate all payments owing and sums secured by the Security Instrument. If that happens, you may lose your home. A foreclosure will result in the involuntary loss of the property via sale to the lender or another person may acquire the property by means of foreclosure and sale, and you may be evicted. Once foreclosure is initiated, additional amounts for legal fees and costs may be incurred. These sums can be significant. They may be added to amounts secured by the Security Instrument, and they may be required to be paid, to the extent permitted by law, if you wish to reinstate or satisfy the loan after foreclosure is initiated.

Payment Options

Please provide payments to the following address:

Sent via US Mail to: Select Portfolio Servicing, Inc. PO Box 65450 Salt Lake City, UT 84165-0450	Sent via overnight courier to: Select Portfolio Servicing, Inc. Attn: Remittance Processing 3217 S. Decker Lake Dr., Salt Lake City, UT 84119
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Payments may be submitted in the following forms:

- (a) Personal check
- (b) Money order
- (c) Bank wire (electronic funds transfer). Please contact SPS for the information necessary to complete a bank wire.
- (d) Certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency.
- (e) Western Union Quick Collect. Reference the loan number above and deliver to Code City: Oswald, Code State: UT.

In some circumstances, you may be able to submit a payment through EZ Pay by calling 800-258-8602 or visiting our website at **www.spservicing.com**. Please remember that EZ Pay payments clear quickly, and you must have the funds in your checking account on the day you ask us to process a payment. We will obtain your consent prior to initiating payment and will advise you of any fee for this service which may be up to \$15.00.

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You may have options available other than foreclosure. You may discuss available options with SPS or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

SPS is committed to home retention and offers many customer assistance programs designed to help customers avoid foreclosure. These programs are offered at no cost to our customers and are designed to help preserve home ownership or prevent foreclosure through structured repayment plans, special payment arrangements, modifications, short settlements, and deed-in-lieu options, if you are eligible. If you would like to learn more about these programs, you should immediately contact an SPS representative at our toll-free number, 800-635-9698, or visit our website at www.spservicing.com. Our representatives are available by phone Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

If we can reach an agreement to resolve your default, we will not proceed with and/or commence foreclosure, as long as you comply with the agreement and make required payments.

You may request mediation to explore options for resolving the default if legal action is commenced.

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Servicemembers Civil Relief Act (SCRA)

SPS is committed to home ownership assistance for active servicemembers and veterans of the United States military. You may be entitled to certain protections under the federal Servicemembers Civil Relief Act (50 U.S.C. 3901 et seq.) regarding your interest rate and the risk of foreclosure if you are a servicemember or a dependent of a servicemember. Counseling for covered servicemembers is available at agencies such as Military OneSource (800-342-9647 or www.militaryonesource.mil) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>). Note: your state may have more expansive eligibility criteria than below. Please contact us as soon as possible if you have any questions or believe you may be eligible.

Eligible service may include, but is not limited to:

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard), or
- Reserve and National Guard personnel who have been activated and are on Federal active duty, or
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds, or
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration, or
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

Please send written notice of military service as soon as possible to:

Select Portfolio Servicing, Inc.
PO Box 65250 Salt Lake City, UT 84165-0250

If you have questions regarding eligibility and application requirements, please call us at 800-258-8602.



Your Rights

If you wish to dispute your delinquency or amount required to Cure the Default, you may do so by providing a written dispute to SPS at the following address:

Select Portfolio Servicing, Inc.
PO Box 65277 Salt Lake City, UT 84165-0277

You may call SPS at our toll free number 800-258-8602 to discuss your dispute. However, to protect your rights under federal law, you will need to provide written notice to SPS if you believe that your dispute is unresolved.

You also have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all of noteholder's reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorney's fees; and 4) do whatever noteholder reasonably requires to assure that noteholder's rights in the subject property, noteholder's rights under the Security Instrument, and your obligations under the note and Security Instrument remain unchanged. If you meet these requirements, you will be restored to all rights under the Security Instrument as though the default had not occurred. Also, you will have the right to have the enforcement of the Security Instrument discontinued and to have the note and the Security Instrument remain fully effective as if immediate payment in full had never been required. You will have this right at any time before the earliest of; (a) five days before sale of the property under any power of sale granted by the Security Instrument; (b) another period as applicable law might specify for the termination of your right to have enforcement of the loan stopped; or (c) a judgment has been entered enforcing your Security Instrument. SPS requires that you pay reinstatement amounts in certified funds. Certified funds include a bank wire, cashier's bank check, attorney trust account check, title or escrow company check, or Western Union Quick Collect. Please contact SPS at 800-635-9698 for instructions on submitting these funds. If you reinstate, the Security Instrument shall remain fully effective as if no foreclosure action had started.

You have the right to take legal action to defend a foreclosure if you claim that the loan is not in default or if you believe that you have any other defense to the foreclosure.

You have options to avoid foreclosure. THE TIME TO ACT IS NOW. Please call us at 800-635-9698.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.

This communication from a debt collector is an attempt to collect a debt and any information obtained will be used for that purpose.

New York City - Collection Agency License # 1170514

This listing is current as of **08/25/2021**.

Agencies located in MAINE

<p>Agency Name: PENQUIS COMMUNITY ACTION PROGRAM Phone: 207-973-3500 Toll Free: Fax: Email: N/A Address: 262 Harlow St Bangor, Maine 04401-4952 Counseling Services:</p> <ul style="list-style-type: none">- Financial, Budgeting, and Credit Workshops- Mortgage Delinquency and Default Resolution Counseling- Pre-purchase Counseling- Pre-purchase Homebuyer Education Workshops <p>Languages:</p> <ul style="list-style-type: none">- English <p>Affiliation: NEIGHBORHOOD REINVESTMENT CORP.DBA NEIGHBORWORKS AMERICA Website: http://www.penquis.org Agency ID: 81649</p>	<p>Agency Name: MIDCOAST MAINE COMMUNITY ACTION Phone: 207-442-7963 Toll Free: 800-221-2221 Fax: 207-442-0122 Email: info@mmcacorp.org Address: 34 Wing Farm Pkwy Bath, Maine 04530-1515 Counseling Services:</p> <ul style="list-style-type: none">- Rental Housing Workshops- Services for Homeless Counseling <p>Languages:</p> <ul style="list-style-type: none">- English- Spanish <p>Affiliation: Website: http://midcoastmainecommunityaction.org Agency ID: 80502</p>
<p>Agency Name: COASTAL ENTERPRISES, INCORPORATED Phone: 207-504-5900 Toll Free: 877-340-2649 Fax: Email: jason.thomas@ceimaine.org Address: 30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510 Counseling Services:</p> <ul style="list-style-type: none">- Fair Housing Pre-Purchase Education Workshops- Financial Management/Budget Counseling- Home Improvement and Rehabilitation Counseling- Mortgage Delinquency and Default Resolution Counseling- Non-Delinquency Post Purchase Workshops- Pre-purchase Counseling- Pre-purchase Homebuyer Education Workshops- Predatory Lending Education Workshops- Rental Housing Counseling- Reverse Mortgage Counseling- Services for Homeless Counseling <p>Languages:</p> <ul style="list-style-type: none">- English- Spanish <p>Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. Website: http://www.ceimaine.org Agency ID: 80985</p>	<p>Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION Phone: 207-866-6545 Toll Free: Fax: Email: N/A Address: 20 Godfrey Dr Orono, Maine 04473-3610 Counseling Services:</p> <ul style="list-style-type: none">- Financial Management/Budget Counseling- Financial, Budgeting, and Credit Workshops- Home Improvement and Rehabilitation Counseling- Non-Delinquency Post Purchase Workshops- Pre-purchase Counseling- Pre-purchase Homebuyer Education Workshops <p>Languages:</p> <ul style="list-style-type: none">- English <p>Affiliation: MAINE STATE HOUSING AUTHORITY Website: http://www.fourdirectionsmaine.org Agency ID: 83879</p>



<p>Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION Phone: 207-553-7780-3347 Toll Free: 800-339-6516 Fax: 207-553-7778 Email: ndigeronimo@avestahousing.org Address: 307 Cumberland Avenue PORTLAND, Maine 04101-4920 Counseling Services: <ul style="list-style-type: none"> - Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops Languages: <ul style="list-style-type: none"> - English Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. Website: www.avestahousing.org Agency ID: 81144</p>	<p>Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC. Phone: 207-764-3721 Toll Free: Fax: Email: N/A Address: 771 Main St Presque Isle, Maine 04769-2201 Counseling Services: <ul style="list-style-type: none"> - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: <ul style="list-style-type: none"> - English Affiliation: MAINE STATE HOUSING AUTHORITY Website: http://www.acap-me.org Agency ID: 83641</p>
<p>Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY Phone: 207-459-2903 Toll Free: Fax: 207-490-5026 Email: mesha.quinn@yccac.org Address: 6 Spruce Street SANFORD, Maine 04073-2917 Counseling Services: <ul style="list-style-type: none"> - Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education Workshops - Rental Housing Counseling - Services for Homeless Counseling Languages: <ul style="list-style-type: none"> - English Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. Website: http://www.yccac.org Agency ID: 81150</p>	<p>Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE Phone: 207-333-6419 Toll Free: Fax: 207-795-4069 Email: homequest@community-concepts.org Address: 17 Market Sq South Paris, Maine 04281-1533 Counseling Services: <ul style="list-style-type: none"> - Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling Languages: <ul style="list-style-type: none"> - English Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. Website: http://www.ccimaine.org/ Agency ID: 81580</p>
<p>Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM Phone: 800-542-8227 Toll Free: Fax: Email: info@kvcap.org Address: 101 Water St Waterville, Maine 04901-6339 Counseling Services: <ul style="list-style-type: none"> - Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: <ul style="list-style-type: none"> - English Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA Website: http://www.kvcap.org Agency ID: 81685</p>	

Venkata Rahul

From: Nobody <nobody@informe.org>
Sent: Monday, November 1, 2021 9:49 AM
To: MAINEREG
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Select Portfolio Servicing, Inc.
Owner of the mortgage: Select Portfolio Servicing, Inc. is the servicer of the loan on behalf of Federal Home Loan Mortgage Corporation
What term best describes the owner of the mortgage?: Securitized Pool Filer's Email
Address: MAINEREG@spservicing.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Loan Resolution attn: Kevin Warren 3815 S. West Temple SLC, UT 84115 801-594-6408

Consumer Information

Consumer First name: MARY
Consumer Middle Initial/Middle Name:
Consumer Last name: JOHNSON
Consumer Suffix:
Property Address line 1: 4 GEORGE STREET Property Address line 2:
Property Address line 3:
Property Address City/Town: SPRINGVALE
Property Address State:
Property Address zip code: 04083
Property Address County: York

Notification Details

Date notice was mailed: 10/29/2021
Amount needed to cure the default: 25454.11
Consumer Address line 1: 4 GEORGE ST Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: SPRINGVALE
Consumer Address State: ME
Consumer Address zip code: 04083

Venkata Rahul

From: Nobody <nobody@informe.org>
Sent: Monday, November 1, 2021 9:48 AM
To: MAINEREG
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Select Portfolio Servicing, Inc.
Owner of the mortgage: Select Portfolio Servicing, Inc. is the servicer of the loan on behalf of Federal Home Loan Mortgage Corporation
What term best describes the owner of the mortgage?: Securitized Pool Filer's Email
Address: MAINEREG@spservicing.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Loan Resolution attn: Kevin Warren 3815 S. West Temple SLC, UT 84115 801-594-6408

Consumer Information

Consumer First name: JAMES
Consumer Middle Initial/Middle Name:
Consumer Last name: JOHNSON
Consumer Suffix:
Property Address line 1: 4 GEORGE STREET Property Address line 2:
Property Address line 3:
Property Address City/Town: SPRINGVALE
Property Address State:
Property Address zip code: 04083
Property Address County: York

Notification Details

Date notice was mailed: 10/29/2021
Amount needed to cure the default: 25454.11
Consumer Address line 1: 4 GEORGE ST Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: SPRINGVALE
Consumer Address State: ME
Consumer Address zip code: 04083

USPS Tracking®

[FAQs >](#)[Track Another Package +](#)**Tracking Number:** 9214890107643212624720[Remove X](#)

Your item was picked up at the post office at 2:49 pm on November 4, 2021 in SPRINGVALE, ME 04083.

USPS Tracking Plus® Available ** Delivered, Individual Picked Up at Post Office**

November 4, 2021 at 2:49 pm
SPRINGVALE, ME 04083

Feedback

Get Updates 

Text & Email Updates

Return Receipt Electronic

Tracking History**November 4, 2021, 2:49 pm**

Delivered, Individual Picked Up at Post Office

SPRINGVALE, ME 04083

Your item was picked up at the post office at 2:49 pm on November 4, 2021 in SPRINGVALE, ME 04083.

November 3, 2021, 8:25 am

Available for Redelivery or Pickup

SPRINGVALE, ME 04083

November 2, 2021, 11:40 am

Notice Left (No Authorized Recipient Available)

SPRINGVALE, ME 04083

November 2, 2021, 7:38 am

Out for Delivery

SPRINGVALE, ME 04083

November 2, 2021, 7:27 am

Arrived at Post Office

SANFORD, ME 04073

November 1, 2021, 11:05 pm

Departed USPS Regional Destination Facility

SOUTHERN ME DISTRIBUTION CENTER

November 1, 2021, 8:47 am

Arrived at USPS Regional Destination Facility

SOUTHERN ME DISTRIBUTION CENTER

October 31, 2021In Transit to Next Facility

October 30, 2021, 11:29 pm

Departed USPS Regional Origin Facility

SALT LAKE CITY UT NETWORK DISTRIBUTION CENTER

October 30, 2021, 11:21 pm

Arrived at USPS Regional Origin Facility

SALT LAKE CITY UT NETWORK DISTRIBUTION CENTER

Feedback

October 30, 2021, 10:06 pm
Accepted at USPS Origin Facility
WEST VALLEY CITY, UT 84119

USPS Tracking Plus®



Product Information



See Less

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Go to our FAQs section to find answers to your tracking questions.

FAQs

Feedback

USPS Tracking®

[FAQs >](#)[Track Another Package +](#)**Tracking Number:** 9214890107643212624713[Remove X](#)

Your item has been delivered to the original sender at 8:10 am on December 7, 2021 in SALT LAKE CITY, UT 84115.

USPS Tracking Plus® Available  **Delivered, To Original Sender**

December 7, 2021 at 8:10 am
SALT LAKE CITY, UT 84115

Get Updates 

Text & Email Updates

Return Receipt Electronic

Tracking History

December 7, 2021, 8:10 am
Delivered, To Original Sender
SALT LAKE CITY, UT 84115

Your item has been delivered to the original sender at 8:10 am on December 7, 2021 in SALT LAKE CITY, UT 84115.

Feedback

December 7, 2021, 8:07 am

Available for Pickup

SALT LAKE CITY, UT 84115

December 7, 2021, 7:59 am

Out for Delivery

SALT LAKE CITY, UT 84115

December 7, 2021, 7:48 am

Arrived at Post Office

SALT LAKE CITY, UT 84115

December 7, 2021, 3:41 am

Departed USPS Regional Origin Facility

SALT LAKE CITY UT NETWORK DISTRIBUTION CENTER

December 6, 2021, 9:30 am

Arrived at USPS Regional Origin Facility

SALT LAKE CITY UT NETWORK DISTRIBUTION CENTER

December 3, 2021In Transit to Next Facility

November 29, 2021, 4:09 am

Arrived at USPS Regional Facility

SHREWSBURY MA DISTRIBUTION CENTER

November 4, 2021, 3:15 pm

Return to Sender Processed

SPRINGVALE, ME 04083

November 4, 2021, 3:12 pm

Return to Sender

SPRINGVALE, ME 04083

Feedback

November 4, 2021, 2:49 pm

Refused

SPRINGVALE, ME 04083

November 3, 2021, 8:25 am

Available for Redelivery or Pickup

SPRINGVALE, ME 04083

November 2, 2021, 11:40 am

Notice Left (No Authorized Recipient Available)

SPRINGVALE, ME 04083

November 2, 2021, 7:38 am

Out for Delivery

SPRINGVALE, ME 04083

November 2, 2021, 7:27 am

Arrived at Post Office

SANFORD, ME 04073

Feedback

November 1, 2021, 11:05 pm

Departed USPS Regional Destination Facility

SOUTHERN ME DISTRIBUTION CENTER

November 1, 2021, 8:47 am

Arrived at USPS Regional Destination Facility

SOUTHERN ME DISTRIBUTION CENTER

October 30, 2021, 11:50 pm

Departed USPS Regional Origin Facility

SALT LAKE CITY UT NETWORK DISTRIBUTION CENTER

October 30, 2021, 11:45 pm

Arrived at USPS Regional Origin Facility

SALT LAKE CITY UT NETWORK DISTRIBUTION CENTER

October 30, 2021, 10:30 pm
Accepted at USPS Origin Facility
WEST VALLEY CITY, UT 84119

USPS Tracking Plus®



Product Information



See Less

Can't find what you're looking for?

Go to our FAQs section to find answers to your tracking questions.

FAQs

Feedback